

**TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE**



**FISCAL NOTE**

**SB 931 - HB 1175**

March 10, 2013

**SUMMARY OF BILL:** Prohibits insurers, which do business in this state and use credit information to underwrite or rate risks for personal insurance, from taking adverse action against a consumer based primarily upon the consumer's insurance score, if such score is based, in whole or in part on credit information, credit reports, or other credit information concerning the consumer.

**ESTIMATED FISCAL IMPACT:**

**NOT SIGNIFICANT**

Assumptions:

- Any increase in inquiries or the regulatory operations of the Department of Commerce and Insurance will not be significant and can be accommodated within existing resources.
- This bill will have no significant fiscal impact on state or local government.

**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, appearing to read "Lucian D. Geise".

Lucian D. Geise, Executive Director

/jdb

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